Home Buying Essentials

What you need to know when buying and financing your home

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ADDISONS ADVISORY GROUP

property and finance solutions

Contents

Welcome

Buying a home can be a daunting process, especially when there are so many things to consider like:

- where and what can I buy?
- how much deposit will I need?
- how much can I borrow?
- who should I borrow from?
- what are all the other costs involved?
- how can I repay my mortgage quickly, and
- what other decisions do I need to make during this process?

Our role as your mortgage specialist is to guide you through the process to ensure that all your needs and options are considered. We make sure that this exciting opportunity is professionally managed to reduce the time and worry for you throughout the purchase.

If you are researching your finance options, everyone will be advertising "the best deal". But what they may omit to tell you about are the hidden costs, or just as importantly how to structure your finance to suit your ongoing and future needs. We have access to many lenders and will be able to guide you through your decision if you are thinking about your finance options right now. Don't do it on your own. Ask us, your trusted finance specialist, to work through this with you.

Don't think that by going to your local bank it will get done faster or that it will be more beneficial to you. All loans go to a processing unit. Brokers have access to the banks' Business Development Managers (BDM's) who can escalate issues. We make them work harder for you to get your loan through. Because we have access to many loan products across many institutions, we can often find alternative solutions for funding that some banks just can't access. So make sure you call us first to save your time.

Regulations in the broking industry are continuing to improve across Australia. Think of your broker as being a professional resource in the same way you think of your accountant, financial planner or solicitor. We are in the business of building ongoing relationships with our clients and to think of your best interests, not those of the bank.

We will work with you and your service providers (real estate agent, conveyancer and lender) and sometimes your other professional affiliates (such as your accountant and financial planner) during this process, while ensuring we help you obtain the finance that best suits your circumstances and needs.

Thank you for taking the time to read about the steps to buying your home and obtaining finance. This guide is designed to help you through the process to ensure nothing is missed and that many of your questions are answered.

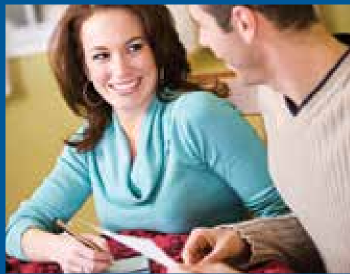
By all means, please call the office for more information or clarification about your own circumstances.

We look forward to helping you purchase your new home.

Kind regards

The Team at
Addisons Advisory Group.

Overview:
Purchasing Your Home



Do your home work

There is much to consider and plenty to research. First you need to work out how much you can borrow. This is where our services will really help you. Make sure you have an accurate and detailed budget that takes into account all expenses associated with purchasing a property, including stamp duty, council rates, and other fees. We can help you identify these extra costs. Ask us for our budget planner if you don't already have one.

Research your area

Ensure you go to many open inspections and do your research on the internet before purchasing to ensure you have a good indication on property prices in your desired location.

Account for all costs after the purchase

A mortgage is a big commitment and you may have to make changes to your regular spending practices if you are to meet your repayments with ease. Many first home owners forget to budget for things they haven't been used to paying for themselves like electricity, water and other utilities and for items such as insurances. Budget for maintenance and even simple things like stocking up the fridge and pantry for the first time – many of the things we take for granted when living at home. Make sure you do not stretch yourself to your limit. You need to fully understand the impact of your regular spending levels on your new budget. Interest rates move constantly, so you will need to allow room in your budget for interest rate increases and for other unforeseen additional spending. When interest rates drop, simply maintaining the same repayment is one of the fastest ways of paying off more of your loan and building a buffer if rates rise again.

Consider options suited to your requirements

Think very carefully about the different loan product offerings available and how these relate to you and your spending habits. There are a number of products on the market and it is important that you find a product that best suits your needs. Consider options that may help you reduce the loan faster to avoid the very expensive costs associated with long term debt. This is where our guidance can be invaluable to you.

If you are in trouble, ask for help

We understand that during the term of your loan, circumstances outside of your control can change, eg illness or losing your job, which could affect your ability to make loan repayments. In many cases we can negotiate a proactive solution if we are given the opportunity to work with your lender to ensure your best interests are taken into consideration.

Be careful who you listen to

You will be given “expert advice” from many of your friends and family during this process. Make sure the advice is backed with evidence and feel free to share this feedback with us. Many people offer advice who have never even purchased a home or investment property.

Get excited!

Owning your own home is one of the most exciting things that you will experience in your lifetime. Make sure you enjoy the process and excitement of moving in.

> There are a number of products on the market and it is important that you find a product that best suits your needs.

Getting Started:
Know Your Entitlements

Government Assistance

First Home Owner Grant (FHOG)

The FHOG scheme was introduced on 1 July 2000 to offset the effect of the GST on home ownership. It is a national scheme funded by the states and territories and administered under their own legislation.

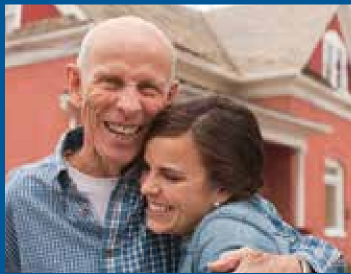
Under the scheme, a one-off grant is payable to first home owners who satisfy all the eligibility criteria. The payable grant amount can be between $5,000 and $22,000 which varies from state to state. There are also stamp duty concessions available. State governments are known to change their state grant from time to time, so please check the following website for the latest details: http://www.firsthome.gov.au or contact our office for further information.

Eligible first home owners can receive the grant regardless of their income and the area in which they are planning to buy or build. The grant is not means tested and no tax is payable on it.

Stamp duty concessions

When you buy a home in Australia, the government imposes a stamp duty tax. This tax is added to the purchase price of your home and is assessed on the sale price of the property. Stamp duty and concessions vary from state to state. First home buyers may be eligible for rebates in the form of stamp duty rebates or exemptions. We will assist you to calculate your stamp duty if applicable.





A Helping Hand from Parents

Parents now want to assist their children to achieve the great Australian dream of home ownership. It is reported that 8 in 10 parents are prepared to lend a hand by providing some form of financial support in an effort to help their children enter the property market.

This financial support may be in the form of:
- Gifting at least part of the deposit to their children,
- Providing a supplementary loan in addition to the bank loan, typically interest free, and
- Acting as guarantor (although the drawbacks need to be considered here).

Gifted deposits

Parents providing assistance with the deposit must be aware that a gift is not repayable. The majority of banks will require parents to declare that the funds they have provided are a non refundable gift.

Supplemental loan

Parents who have available finances today but with future needs, may want to consider providing a supplemental loan to their children, potentially with low or no interest.

It is strongly recommended that this type of loan and its terms be documented between the parties. Remember, parents may have a good relationship with their children and their children's partners now, but who knows what might happen in the future?

As an alternative to providing a loan, parents can choose to buy the home with their children, allowing the child to enter the housing market and providing the parent with an investment property. In this scenario, it is a more common practice for the parties to be "tenants in common" rather than "joint tenants" and also allowing a different ownership ratio to the normal 50/50. However, with part ownership the child will not qualify for the First Home Owner Grant.

Acting as guarantor

Some lending institutions have what's called a Family Pledge. This allows family members with equity in their own property to help their children/grandchildren/siblings with additional security, thereby allowing them to borrow up to the full cost of the home. Some lending institutions allow the guarantor to nominate the specific amount to which the guarantee is limited rather than a traditional open guarantee for the entire amount. The guarantors are usually recommended or required to gain legal and financial advice in order for the lender to proceed with the guarantor's loan.

Please call the office for more information on any of the above topics.

Getting Started:
Borrowing Essentials



Credit reference

The lender we choose together is going to do a credit check on you. They'll be looking at any credit applications made by you and will be checking if you've defaulted on payments or have an infringement referenced either in your name or your company's name if you are self employed. Make sure that you have a 'clean slate' by checking your credit report. If something appears that you are unaware of, advise the agency immediately. You can order your personal credit file online. Enter your personal information, pay by credit card and your credit file will be forwarded to you as a PDF file. Bring a print out of the credit file to your appointment with us. Or call 1300 762 207 and order your credit file over the phone.

How much can I borrow? Know your limits

The amount you can borrow depends on what you are buying and how much money you have left when you account for all your fixed commitments from your net income. As a general rule of thumb, you should be paying less than one third of your income on your mortgage repayments. Firstly, draw up a weekly budget using our budget planner. We can then help you to work out how much you can borrow and what type of loan will suit your budget and lifestyle.

What deposit will I need?

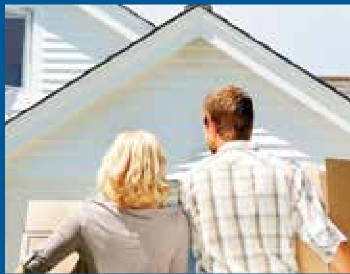
Most lenders require 10% deposit and a history of savings. If you are borrowing more than 80% of the purchase price you will most likely be required to pay mortgage insurance (which means an additional fee). The more you can put down as a deposit, the less you will have to borrow, the lower your repayments and the less you will have to pay over the lifetime of your loan. We will look at your personal circumstances and work with you to determine your deposit requirements.

Deposit bonds

A deposit bond is a guarantee to the vendor, by an insurance company, that they will receive their 10% deposit, even if the purchaser defaults on the contract of sale. You, the purchaser, are able to provide this guarantee to the vendor by paying a small premium to the insurance company.

All purchase funds are paid at settlement. In the ordinary course of events, settlement takes place, the purchase price is paid in full and the deposit bond simply lapses.





Should I buy with someone else?

The most common way to buy a property with two or more people who aren't married or in a de-facto relationship is through a tenants-in-common arrangement. This allows the property ownership to be split any way - not necessarily into equal shares. Three people can buy a third each, or it can be divided in other proportions.

It means your share of the property can be left to the person of your choice when you die. This is in contrast to a property owned under a joint tenant arrangement (usually by couples) where the property is held in equal shares. If one owner dies, their interest passes to the other owner. Shared property ownership only works if strict ground rules and a tight contract are in place. Everything needs to be in writing. Your legal representative should be consulted.

The two most important points you need to cover is what happens if one owner wants to sell their share and what happens if an owner cannot meet the repayments.

WE CAN DETERMINE YOUR BORROWING CAPACITY, HOW MUCH DEPOSIT YOU MAY REQUIRE AND CAN ALSO ARRANGE THE DEPOSIT BOND IF REQUIRED.

The amount you can borrow depends on what you are buying and how much money you have left when you account for all your fixed commitments from your net income.

Getting Started:
Costs



Stamp duty

The amount of stamp duty payable varies from state to state. Your conveyancer/legal representative will advise you of the amount payable or you can check your state's website.

State/Territory	Website
ACT	www.revenue.act.gov.au
NSW	www.osr.nsw.gov.au
NT	www.revenue.nt.gov.au
QLD	www.osr.qld.gov.au
SA	www.revenuesa.sa.gov.au
TAS	www.treasury.tas.gov.au
VIC	www.sro.vic.gov.au
WA	www.dtf.wa.gov.au

Loan application fee

There is a standard upfront loan establishment fee. The fee covers the preparation of loan application documentation, legal fees for standard mortgage preparation and one standard valuation.

Appointing your legal representative

You will need to appoint a conveyancer/solicitor to ensure that the contract is in your best interest and does not contain any unsatisfactory terms. Make sure you know your legal representative's qualifications and exactly what service they are offering.

Their role is to:

- give advice on the property contract,
- facilitate council, strata and company title searches,
- order pest and building inspections,
- arrange for the signing of contracts,
- negotiate with the vendor's solicitor on your behalf,
- arrange for the settlement process, and
- deal with any difficulties that arise during the settlement period.

It is a good idea to 'shop around' for someone experienced, or call the office for our recommendations.



Inspections

Building and pest inspections are a must! Enlist the services of an authorised pest and building inspector. Your purchase contract can be subject to a satisfactory inspection or your inspection can be scheduled during your cooling off period.

The inspector will provide a written report pointing out any faults in the property, whether they can be repaired and how much these repairs are likely to cost. The report will also highlight any unsafe or unauthorised renovations and extensions that can be ascertained. You may be able to use this report to negotiate conditions in the contract as well as the price.

Pest inspections are not usually covered in a building report. Ask for proof of ongoing termite inspections. If no proof exists, your inspector will provide a report that complies with the Australian Standard. If buying at auction you will need to arrange this prior to the day of the auction.

Shop around to compare prices and ensure that the company you choose is fully licensed and insured. These reports could save thousands if you were to buy a property that needed unforeseen repairs.

In the case of a strata title property, your contract for sale will provide the name of the strata manager so that you can arrange for an inspection of the books and records of the owners' corporation.

Your legal representative should also advise you of any future developments which could affect your home by checking with the local council.

Make sure you know your legal representative's qualifications and exactly what service they are offering.

Getting Started:
Costs



Insurances

Mortgage protection and lender's mortgage insurance

Mortgage protection and lender's mortgage insurance (LMI) are for two different situations.

Mortgage protection is insurance that supports you in case you become involuntarily unemployed or are unable to work due to illness or disability. Your mortgage is likely to be the biggest financial decision you will make in your life. It makes sense to ensure that you can continue to meet your commitment in the case of unforeseen events.

However lender's mortgage insurance is usually required where your deposit is less than 20% of the purchase price of your property and protects the lender in the event that you default on your repayments.

Home and contents

Your home and contents insurance should provide you with adequate cover should you need to repair or replace your home (ie, house, garage, shed) and your contents in the event they are destroyed, damaged or stolen.

Income protection

This insurance is designed to pay you a predetermined percentage of your monthly income (usually 75%) should you be unable to work due to illness or injury.

Life

Life insurance provides a lump sum payment to your beneficiaries in the event of your death. If you are the main income earner in the family, this insurance will help your family manage their future (eg paying out mortgages, schooling and other family expenses) without your ongoing earning capacity.

TPD – Total and Permanent Disability

You can choose to cover yourself for either total and permanent disability or death options, providing you can no longer work or in the event that you die due to illness or accident. When combined with life insurance, this can provide security for you and your family for the rest of your life.

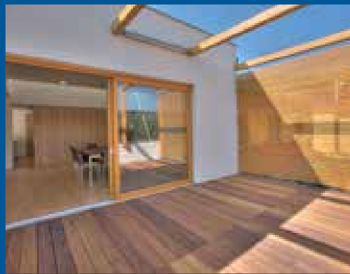
Moving Costs

Compare prices! Obtain three estimates from reputable or recommended carriers. Ask what the estimates include (eg insurance) and consider whether it may be worthwhile for them to do the packing for you. Add in the costs of transporting pets and delicate or special items. There may also be fees to disconnect and connect utilities.

We can provide you with information on stamp duty in the state of your purchase, comparisons of various loan application fees and have access to insurance recommendations. We will also quote any LMI due.

Lender's mortgage insurance is usually required where your deposit is less than 20% of the purchase price of your property and protects the lender in the event that you default on your repayments.

Getting Started:
Choosing the Right Loan



There are various types of home loans, all offering different rates and features. Always check the terms of your loan.

Honeymoon loans

A loan with lower repayments for the first six to twelve months. After the 'honeymoon' the loan becomes a standard variable loan and the repayments increase. Make sure that you can meet the higher repayments for the remainder of the loan. You could also be faced with a fee at the end of the honeymoon period to switch to another loan type.

Basic or "no frills" loans

A variable rate loan with a relatively low interest rate. The low rates for these loans could mean that you can repay the loan faster because there are no extra options available. Repayments will rise and fall with interest fluctuations. Remember to check that the loan conditions will suit your circumstances – particularly the ability to make additional repayments and pay-out without a penalty.

Standard variable rate loans

These loans are the most common type available. The variable rate loan offers more features and flexibility than the basic or "no frills" loan, so the rate is usually slightly higher. The extra options (for example a redraw facility, the option to split between fixed and variable, extra repayments and portability) should be taken into account when choosing your type of variable loan. Repayments will vary as interest rates fluctuate.

Fixed rate loans

These loans are set at a fixed interest rate for a specified period - usually one to five years. The advantage of allowing you to organise your finances and repayments without the risk of rising interest rates is offset by the disadvantage of not benefiting from a drop in rates. At the end of the term all fixed loans automatically revert to the applicable variable rate. At this stage you have the option to lock in another fixed rate for a new term, switch to variable or go for a loan where you split with a percentage fixed and the remainder variable. However these loans may have limited features and lack the flexibility of 100% variable loans. There may be early exit fees and limited ability to make extra payments.

Equity line of credit loans

These loans are a great way to access the equity in your home to use for things like home renovations, investments or other personal purchases. Repayments on a line of credit loan are determined by the interest rate applicable at that time. If you have sufficient equity in your home, you will need to make a separate application for a line of credit loan. You have the added advantage of being able to make unlimited deposits/repayments as your repayments are not set. You must check the conditions of these loans as they are sometimes more expensive than standard products.

Professional home loan packages

These loans are offered to provide an all-in-one home loan package. They offer interest rate and fee savings on your home loan, credit card and transaction accounts and some lenders also waive the annual fees for your credit cards. An annual fee ranging from $120 to $395 is usually applicable on these loans.

Professional packages can also offer amazing flexibility, with some banks willing to waive product switching fees when changing from a variable to a fixed rate or converting a principal and interest type loan to an interest only loan.

Bridging loans

A bridging loan may be necessary to cover the financial gap when buying one property before the existing one is sold. This finance is generally secured against your property as you are utilising the equity in your existing property. Usually, bridging loans are short term and more expensive than other types of loans.

Our role as your mortgage specialist is to provide you with comparison of various loan options from a panel of lenders, and assist you with choosing the right loan for your circumstances.

> There are various types of home loans, all offering different rates and features. Always check the terms of your loan.

Getting Started:
Applying for a Loan



All lenders are likely to ask for the same information. If you're approaching a lender for the first time you'll need to be "identified". When you apply for a home loan you have to show identification up to the value of 100 points. A driver's licence earns 40 points, a credit card can earn 25 points and a birth certificate 70 points. Only original documents qualify.

It's not unusual for a home loan application form to take up to ten pages. Your lender will want to ascertain your:

- capacity to repay,
- financial risk,
- collateral (will the property you are buying be adequate security for the amount borrowed?), and
- existing assets.

You will also be asked:

- if you have dependent children,
- how long you have lived at your current address,
- what you owe and own,
- your personal insurances, and
- your credit card details.

It is advisable to have:

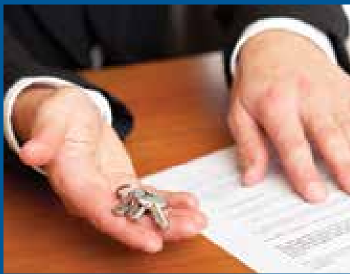
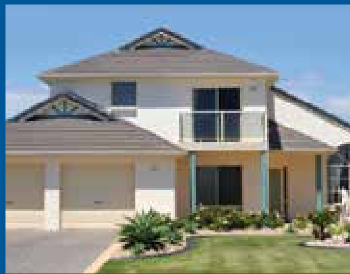
- your two most recent pay slips,
- group certificates for the past two years, and
- documentation from your employer detailing income and length of employment.

Self employed applicants should provide their past two years' tax returns or past two years' financial statements and accountant's details. Some institutions may even ask for a profit and loss statement certified by a registered accountant.

Also needed are:

- savings details,
- bank statements including transaction, saving or passbook accounts,
- investment papers including managed funds or term deposits,
- what you owe and own,
- details of personal loans, credit cards or charge cards, and
- tax liability if self-employed.

Details of life insurance policies and superannuation as well as approximate value of other assets such as furniture and jewellery should also be included.

Loan approval

It is best to have your loan pre-approved before you make any offers. Knowing that your finance is pre-approved will mean you are able to concentrate on a price range and give your full attention to the purchase. Remember that a vendor may also accept a lower than advertised price knowing that your finance is organised. They may want a quick and hassle free sale.

Once your loan is formally approved, we arrange mortgage documents for you to sign. We will go through the mortgage contract with you to ensure you understand the contents.

It is best to have your loan pre-approved before you make any offers. Knowing that your finance is pre-approved will mean you are able to concentrate on a price range and give your full attention to the purchase.

Buying Your Property:
A Step By Step Guide


Step 1 - Have your loan pre-approval in place

Knowing how much you have for a deposit and how much you can borrow gives you the confidence to make a calculated offer on your property of choice.

Step 2 - Choose the right home in the right location

Research your chosen suburb by checking all advertised listings in newspapers, the internet and real estate agents. Make sure that you know the price of recently sold comparable properties. By visiting open houses and attending auctions you will be more informed of the realistic value of a property. Does the property fit your family's growing needs?

Step 3 - Make an offer

For properties sold by private treaty you will need to make an offer to the listing real estate agent. Obtain a copy of the contract for sale and organise for your conveyancer/legal representative to check it.

Properties being auctioned are frequently open to offers prior to the auction date. However, if sold at auction you will usually be required to pay a deposit of 10% immediately. The contract for an auctioned property is unconditional and no cooling off period applies. If bidding at an auction, make sure that your conveyancer/legal representative has checked the contract and organised pest and building inspections before you bid.

Step 4 - Conveyancer/legal representative

The real estate agent will provide a copy of the contract for sale which should then be given to your conveyancer for advice and checking. The conveyancer will advise you of your cooling off rights (which varies from state to state). Once the contract has been signed by both parties, the contracts are legally binding. The contract will indicate when the deposit will have to be paid. If no pest and building inspections have been carried out, it is advisable that they are ordered by the conveyancer.

Step 5 - Final loan approval

We will organise for loan documents for the balance of the purchase price to be prepared and signed by you.

Step 6 - Insurance

Your lender will require you to organise building insurance.

Step 7 - Final inspection

Arrange for a final inspection (just prior to settlement date) with the real estate agent. Check for all inclusions in the contract for sale and that they are in working order. Check light switches, power points, air conditioners, exhaust fans, hot water, swimming pool equipment and security system and request copies of all manuals for stove, dishwaters etc.

Step 8 - Settlement

Your conveyancer will attend to settlement. This is the day on which the balance of the purchase price is paid to the vendor. Stamp duty and lender's mortgage insurance (if applicable) will also have to be paid. You can collect the keys from the real estate agent once settlement has been advised.

If something goes wrong

If you have signed a contract to buy a house it may be a costly exercise to withdraw even if you have not reached settlement. If the cooling off period has passed, the contract is binding. If you wish to get out of the contract you may be liable to pay compensation to the vendor. The amount will depend on the loss suffered by the vendor and is usually based on the amount it would take to re-sell the house including any loss on the subsequent sale. Read your contract carefully to be aware of the consequences of defaulting on the contract. If you do not wish to proceed with a contract, seek independent legal advice as soon as possible.

Knowing how much you can borrow gives you the confidence to make a calculated offer on your property of choice.

Tips for repaying your mortgage sooner


Make extra repayments

The most common mortgages for home buyers require you to pay principal and interest. On a typical 25 year mortgage, anything extra you pay in the first five – eight years (when most of your repayments are primarily paying off the interest) is especially good at cutting your interest bill and shortening the life of your loan. Make extra payments as early as you can because these loans are interest-heavy up front and the faster you repay the better.

Consider making repayments on a weekly or fortnightly basis to reduce interest and the term of a loan.

Mortgage offset account

A mortgage offset account can save interest on your loan. Your mortgage is linked to a savings account into which your salary and other cash can be deposited and from which you withdraw to pay bills, credit cards etc when these debts become due. For the period of time your money sits in this account, it is 'offset' against your loan and so reduces your interest bill.

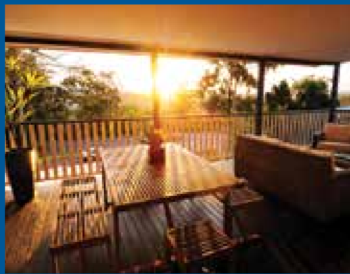
Make an annual lump sum payment

Use your tax refund or a windfall such as an inheritance or work bonus, and apply it directly to your principal. Check your mortgage documents to find out how often you can prepay and in what amount.

Prepay a little every month

Get a copy of your loan amortisation schedule which will show the breakdown of interest and principal. If you're making a payment for November, for example, look at the next line down on the principal reduction line and you will see that the principal reduction for the next month, December, is say $24. Making that $24 payment early, means that your "true" mortgage balance is one payment less after the principal is prepaid. So in essence, you'd be making an extra payment each year.





Redraw facility

A redraw facility allows you to make extra payments and then withdraw them if you need them. You can only redraw the additional payments you make, and sometimes this type of loan may attract higher costs for this extra benefit.

A redraw facility means you can put all your 'rainy day' money in your mortgage, knowing you can get it out again if you have to. Or you can use it to save money for a specific purpose, such as a car. Competitively-priced loans with redraw facilities are increasingly common, but you may still end up paying more.

Redraw facilities often charge a fee for each withdrawal, set a minimum amount for each redraw and may limit the number of redraws per year. Consider how often you are likely to 'redraw' your money before deciding whether this feature suits you.

Using the redraw facility may impact on the tax deductibility of your loan. Please discuss this option with us, your mortgage specialist, and your accountant.

If interest rates drop

If you have a variable home loan and the interest rate drops, continue to pay the loan at the higher rate.

Stay informed

Once you get a mortgage, aside from making the payments, it's easy to forget about it altogether. But staying up-to-date on interest rates and new products could save you money. You may want us to shop for another product that better suits your needs.

We recommend that you review your mortgage requirements with us on an annual basis.

Make extra payments as early as you can because these loans are interest-heavy up front and the faster you repay the better.

Future planning can ensure some peace of mind for your longer term financial security.

Our Commitment to You

We understand that your first home loan will not necessarily be your last.

We are your 'ally' through the maze of borrowing options and the buying process. By using our services, you will have a specialist dedicated to looking after your interests. Mortgage brokers also give you exposure to lenders that you might not be aware of and our experience saves you time and money. Our services are **free to you** because brokers are paid a commission by the lender after your loan settles.

As

- your personal and life circumstances change,
- your employment situation differs,
- interest rates move,
- lender product offerings change, or
- the economy turns

there will always be an ongoing requirement for you to revisit your finance choices.

We recommend that you have regular finance audits with us to ensure you are always in the best loan product for your circumstances.

Also, as your property increases in value, so too does the equity in your home. Using this equity wisely for investment purposes and future planning can ensure some peace of mind for your longer term financial security.

Planning your future investment property portfolio and other wealth strategies starts from your very first loan.

Ask us for a copy of our booklet: The Investment Property Buying Essentials - what you need to know when buying and financing investment property.

When we help you with your first home loan, we consider you to be a client for life. We will look after your initial needs and also consider your future needs. We want you to be confident that you are working with someone who has your best interests in mind now and in the long term.

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